



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:

Joseph GIORDANO et al.

Application Number: 10/083,249

Filed: February 27, 2002

For: SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

Group Art Unit: 2165

Examiner: To Be Assigned

RESPONSE TO NOTICE OF INCOMPLETE REPLY (NONPROVISIONAL)

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Responsive to the attached U.S. Patent and Trademark Office "Notice of Incomplete Reply (Nonprovisional)" mailed May 20, 2002, Applicant is submitting herewith a copy of the Notice of Incomplete Reply and nineteen (19) sheets of substitute drawings.

In the event there is a fee in connection with this submission, please charge to Deposit Account No. 50-0206. Entry of this document should complete the filing formalities, and fully satisfy the Notice mailed May 20, 2002.

Dated: June 20, 2002

By: David H. Milligan

Respectfully submitted,

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